



2006 FEB 13 AM 10 54
We have our roots where others have their branches.

21
Doe
(D. Roman)

February 13, 2006

Mr. John F. Carter, Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

Re: Comments Regarding FDIC Application #20051977; Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Carter:

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution, and pose a severe systemic risk to our nation's economy.

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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

A handwritten signature in cursive script that reads "Peggy Locher". The signature is written in dark ink and is positioned below the word "Sincerely,".

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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

Wanda Belue

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(D. P. Pronami)
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DOERR

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Sincerely,

A handwritten signature in dark ink, appearing to read "John F. Carter", with a stylized flourish at the end.

Doerr 21
(D. Promani)



We have our roots where others have their branches.

CASE
NAME _____

☐ BHC: _____

☐ INST: _____

☐ NON-BK: _____

☐ PCA/CA: _____

☐ FO: _____

☐ W/O-RM: _____

☐ STATE: _____

☐ OTHER: _____

☐ OTHER: _____

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(Doerr
D. Promani) 21



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Sincerely,

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²¹
Doe
D. P. Roman

February 13, 2006

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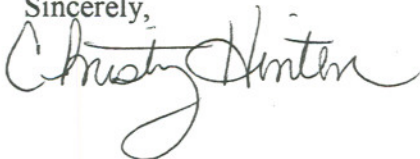
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Sincerely,

A handwritten signature in cursive script, appearing to read "Christy Hinton". The signature is written in dark ink and is positioned below the word "Sincerely,".



²¹
Dozzer
(D. Promani)

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